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02-27-03



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Takatsu

Group Art Unit: 2161

Serial No.: 09/982,644

Examiner:

Filed: 10/18/01

Paper No.

For: Electronic Account Settlement Apparatus Electronic Settlement Method...

Attorney Docket No.: 65316-0007

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Commissioner for Patents  
Washington, D.C. 20231

**INFORMATION DISCLOSURE STATEMENT**  
**(STATEMENT FILED WITHIN THREE MONTHS OF APPLICATION FILING**  
**DATE OR BEFORE THE FIRST ACTION ON THE MERITS)**  
**37 CFR §1.97 (b)(1) and (b)(3)**

CERTIFICATE OF MAILING/TRANSMISSION (37 CFR 1.8(a))	
I hereby certify that this correspondence is, on the date shown below, being:	
<input checked="" type="checkbox"/> deposited with the United States Postal Service	<input type="checkbox"/> transmitted by facsimile to the Patent and Trademark Office.
with sufficient postage as first class mail, in an envelope	to Examiner _____ at _____
addressed to the Commissioner of Patents, Washington, DC 20231	
Date: <u>2/6/03</u>	Signature: <u>Joyce Krumpe</u> <u>Joyce Krumpe</u>

Dear Sir:

Applicants submit this Statement in accordance with their duty of disclosure under 37 CFR 1.56 and 1.97-1.98. This Statement is filed in accordance with 37 CFR 1.97(b)(1) and (b)(3), within three months of the filing date of the application or before the mailing date of a first Office Action on the merits, whichever occurs last.

The references listed on the attached form PTO-1449 were made of record in a corresponding application in Europe. A copy of the European search report is submitted herewith.

Because all of the references listed on the attached form PTO-1449 are in English, under 37 CFR 1.98(a)(3), no commentary is required.

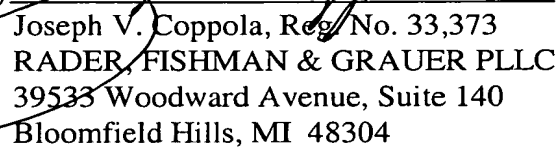
A copy of each reference, together with a listing on form PTO-1449, is submitted herewith. Applicants respectfully solicit the Examiner's consideration of the cited references and entry thereof into the official record of this application.


Respectfully submitted,

Dated:

February 5, 2003

By

  
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## FOREIGN PATENT DOCUMENTS

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[illegible]

(Including Author, Title, Date, Pertinent Pages, Etc.)

			European Search Report for Appln EP01124299
			<u>Optimistic Protocols for Fair Exchange</u> , IBM Research Report TZ 2858 (#90806) 09/02/96
			<u>Transaction Protection for Information Buyers and Sellers</u> , DAGS95: Electronic Publishing and the Information Superhighway, May 30-June 2, 1995, Boston, MA
			<u>A Mechanism for Establishing Policies for Electronic Commerce</u> , Department of Computer Science Rutgers University, New Brunswick
			<u>A Scheme for Analyzing Electronic Electronic Payment Systems</u> , Lucas de Carvalho Ferreira, IC/Unicamp and DEX/UFLA, DEX Campus da UFLA, 37200-000 Lavras MG Brasil.

Examiner	Date Considered
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**Examiner:** Initial if citation considered, whether or not citation is in conformance with APEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.